

Information to identify the case:

Debtor 1	Michael D Vinsick	Social Security number or ITIN	xxx-xx-6407
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-24330-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael D Vinsick

6/24/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael D Vinsick
Debtor

Case No. 19-24330-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 24, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2025:

Recip ID	Recipient Name and Address
db	+ Michael D Vinsick, 334 Ceylon Road, Carmichaels, PA 15320-1402
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
sp	+ David A Colecchia, 324 S. Maple Ave., Greensburg, PA 15601-3219
r	+ John Kubicar, Century 21 Frontier Realty, 680 Jefferson Avenue, Washington, PA 15301-4119
cr	+ Office of Attorney General, Department of Revenue, Lauren A. Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
cr	+ Premier Bank fka First Federal Bank of the Midwest, 275 W. Federal Street, Youngstown, OH 44503-1200
15152105	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15210147	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15172115	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15399950	+ Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
15184996	+ Greene County Treasurer Office, 93 E. High St., Waynesburg, PA 15370-1890
15152108	+ Home Savings, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15166561	+ Home Savings Bank, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15183588	+ Kelly A. Stepp, Esquire, 64 N. Richhill St., Ste 101, Waynesburg, PA 15370-1306
15166564	+ ML Factors Funding LLC, 456A Central Avenue, Cedarhurst, NY 11516-1927
15166565	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
15166566	Pennsylvania Department of Revenue, Bureau of Individual Taxes, PO Box 280431, Harrisburg, PA 17128-0431
15365657	+ Premier Bank f/k/a First Federal Bank of the Midwe, 275 W. Federal Street, Youngstown, Ohio 44503-1200
15152113	+ S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15152114	+ Seterus, Inc., Attn: Bankruptcy, Po Box 1077, Hartford, CT 06143-1077
15152115	+ Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101, Waynesburg, PA 15370-1306
15166572	+ Treasurer's Office Greene County, 93 East High Street, Waynesburg, PA 15370-1839
15287371	+ WH Midwest, LLC, 3777 Boettler Oaks Drive, Uniontown, OH 44685-7733

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 25 2025 04:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 25 2025 04:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	^ MEBN	Jun 25 2025 00:05:02	Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 25 2025 00:12:00	First National Bank of Pennsylvania, c/o Donna M. Donaher, 100 Federal Street, 4th Floor, Pittsburgh, Pa 15212-5708

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Jun 24, 2025

Form ID: 3180W

Total Noticed: 52

cr	+ EDI: PRA.COM	Jun 25 2025 04:06:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15172702	Email/PDF: bncnotices@becket-lee.com	Jun 25 2025 00:21:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15152101	+ Email/PDF: bncnotices@becket-lee.com	Jun 25 2025 00:21:29	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15152102	+ EDI: CAPITALONE.COM	Jun 25 2025 04:06:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15169004	EDI: CAPITALONE.COM	Jun 25 2025 04:06:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15152103	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 25 2025 00:21:19	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15152104	EDI: CITICORP	Jun 25 2025 04:06:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15172114	^ MEBN	Jun 25 2025 00:05:01	Dollar Bank, FSB, 300 W. Tuscarawas Street, Canton, OH 44702-1911
15152106	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 25 2025 00:12:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15180449	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 25 2025 00:12:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15152107	+ EDI: PHINGENESIS	Jun 25 2025 04:06:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15166562	EDI: IRS.COM	Jun 25 2025 04:06:00	Internal Revenue Service, Centralized Insolvency Unit, PO Box 21126, Philadelphia, PA 19114-0326
15181120	Email/PDF: resurgentbknotifications@resurgent.com	Jun 25 2025 00:21:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15166563	+ EDI: LENDNGCLUB	Jun 25 2025 04:06:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
15152109	+ EDI: LENDNGCLUB	Jun 25 2025 04:06:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15152110	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 25 2025 00:12:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15152111	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 25 2025 00:21:28	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
15318984	Email/Text: peritus@ebn.phinsolutions.com	Jun 25 2025 00:13:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15181135	Email/Text: Bankruptcy.Notices@pnc.com	Jun 25 2025 00:12:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15177804	EDI: Q3G.COM	Jun 25 2025 04:06:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15152113	+ Email/Text: bankruptcynotices@stbank.com	Jun 25 2025 00:13:00	S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15166569	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 25 2025 00:13:00	SPS, PO Box 65250, Salt Lake City, UT 84165-0250
15152116	+ EDI: SYNC	Jun 25 2025 04:06:00	Syncb/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15152788	^ MEBN	Jun 25 2025 00:04:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Jun 24, 2025

Form ID: 3180W

Total Noticed: 52

15183603	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	23541-1021
	Jun 25 2025 00:13:00	The Bank of New York Mellon et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15307674	+ Email/Text: kburkley@bernsteinlaw.com	
	Jun 25 2025 00:13:00	WH Midwest, LLC d/b/a Wayne Homes, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon, successor to The Bank
cr		WH Midwest, LLC d/b/a Wayne Homes
15450439		Premier Bank fka First Federal Bank of the Midwest
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15175459	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15178154	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15166555	*+	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15166556	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15166557	*+	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
15166558	*	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15166559	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15166560	*+	Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
15287370	*+	Home Savings Bank, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15183589	*+	Rebecca Vinsick, 228 Nemacon Road, Carmichaels, PA 15320-1124
15166567	*+	Rebecca Vinsick, 228 Nemacon Road, Carmichaels, PA 15320-1124
15166568	*+	Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077
15166570	*+	Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101, Waynesburg, PA 15370-1306
15166571	*+	Synco/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15152112	##+	Rebecca Vinsick, 228 Nemacon Road, Carmichaels, PA 15320-1124
15287372	##+	WH Midwest, LLC, c/o Jamie M. Haren, Esq., 6370 Mt. Pleasant Street NW, North Canton, OH 44720-5310

TOTAL: 3 Undeliverable, 15 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2025 at the address(es) listed below:

Name	Email Address
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Jun 24, 2025

Form ID: 3180W

Total Noticed: 52

as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif dcarlon@kmlawgroup.com

Donna M. Donaher

on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com

Elizabeth L. Slaby

on behalf of Creditor Dollar Bank FSB bslaby@bdblawn.com

Keri P. Ebeck

on behalf of Creditor WH Midwest LLC d/b/a Wayne Homes kebeck@bernsteinlaw.com,
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Lauren Michaels

on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron

on behalf of Debtor Michael D Vinsick mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Michelle L. McGowan

on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely
as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif mimcgowan@raslg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Richard J. Thomas

on behalf of Creditor Premier Bank fka First Federal Bank of the Midwest s/b/m to Home Savings Bank
rthomas@hendersoncovington.com, dciambotti@hendersoncovington.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 12